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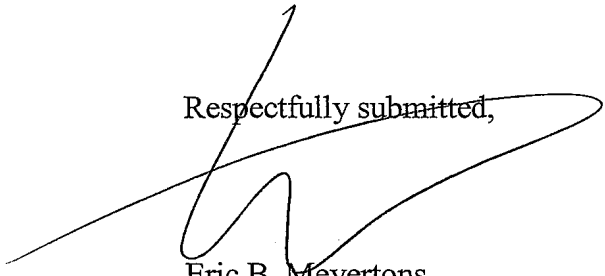
Jackie L. Pitre

Applicant respectfully submits that the cited art does not teach or suggest the combinations of features set forth in the Applicant's claims. By way of nonlimiting example, Applicant submits the submitted references at least do not appear to teach or suggest providing a database which stores formula data, wherein said formula data are configured to be modified as a function of business requirements of an insurance organization to form modified formula data in combination with the other features of claim 23.

Inventor: Wolfe et al.
U.S. Pat. Appl. No.: 09/603,308

If any fees are omitted or if any additional fees are required or have been overpaid, please appropriately charge or credit those fees to Meyertons, Hood, Kivlin, Kowert & Goetzel, P.C. Deposit Account Number 50-1505/5053-27900/EBM.

Respectfully submitted,



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